

Information to identify the case:

Debtor 1 Michael Dadetto
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 19-14380-CMG

Social Security number or ITIN xxx-xx-0225

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Dadetto

6/19/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Michael Dadetto
DebtorCase No. 19-14380-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db Michael Dadetto, 207 Laurel Blvd, Lanoka Harbor, NJ 08734-2425
 518064410 Donna Plaia Dadetto, 207 Laurel Blvd, Lanoka Harbor, NJ 08734-2425
 518062409 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 518062412 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
 518260694 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 518062413 New Jersey Housing and Mortgage Finance, 637 S Clinton Ave, Trenton, NJ 08611-1811
 518062420 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470-2089)
 518062421 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

lm E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 M & T Bank, 1 Mountain Plaza, Floor 3, Buffalo, NY 14203

518182241 EDI: BECKLEE.COM Jun 20 2020 05:18:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518062403 EDI: AMEREXPR.COM Jun 20 2020 05:18:00 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

518062404 EDI: AMEREXPR.COM Jun 20 2020 05:18:00 Amex, PO Box 981537, El Paso, TX 79998-1537

518062405 EDI: CAPITALONE.COM Jun 20 2020 05:18:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

518062406 EDI: CAPITALONE.COM Jun 20 2020 05:18:00 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281

518062407 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 Hudson City Savings Ba, 80 W Century Rd, Paramus, NJ 07652-1437

518062408 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Rd, Paramus, NJ 07652-1437

518062410 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 M & T Bank, 1 Fountain Plz Fl 3, Buffalo, NY 14203-1420

518062411 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844

518238187 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 M & T Bank, PO Box 840, Buffalo, NY 14240

518237575 E-mail/Text: camanagement@mtb.com Jun 20 2020 02:19:47 M&T Bank, Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240

518101254 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 20 2020 02:16:28 PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

518062415 EDI: LCITDAUTO Jun 20 2020 05:18:00 Td Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills, MI 48333-9223

518062414 EDI: LCITDAUTO Jun 20 2020 05:18:00 Td Auto Finance, PO Box 9223, Farmington Hills, MI 48333-9223

518177932 EDI: USBANKARS.COM Jun 20 2020 05:18:00 U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229

518062418 EDI: USBANKARS.COM Jun 20 2020 05:18:00 US Bank, PO Box 5227, Cincinnati, OH 45201-5227

518062416 EDI: USBANKARS.COM Jun 20 2020 05:18:00 US Bank, PO Box 5229, Cincinnati, OH 45201-5229

518062417 EDI: USBANKARS.COM Jun 20 2020 05:18:00 US Bank, PO Box 130, Hillsboro, OH 45133-0130

518062419 EDI: USBANKARS.COM Jun 20 2020 05:18:00 US Bankcorp, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +KML Law Group PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Daniel E. Straffi on behalf of Debtor Michael Dadetto bkclient@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8